

REMARKS

This amendment is in response to the Office Action dated December 11, 2007 (the "Office Action"). Claims 1-13, 28-29 and 43-46 are pending in the application. Claim 28 has been amended. Claims 14-27 and 30-42 have been cancelled without prejudice or disclaimer. Claims 43-46 have been added. No new matter has been added. Support for the claim amendments and new claims may be found in at least paragraphs 0013, 0016 and 0020 of the application.

Claims 1-13 are Allowable

The Office has rejected claims 1-13 at paragraph 4 of the Office Action under 35 U.S.C. § 103, as being unpatentable over U.S. Patent No. 6,999,569 ("Risafi") in view of U.S. Patent No. 5,621,787 ("McKoy"). Applicants respectfully traverse the rejections.

The cited portions of Risafi and McKoy, individually or in combination, fail to disclose or suggest at least one element of each of claims 1-13. For example, the cited portions of Risafi and McKoy fail to disclose or suggest providing a message to the caller including an offer to associate a prepaid account corresponding to the prepaid calling card with the origination address of the caller, as recited in claim 1.

In contrast to claim 1, the cited portions of Risafi describe a process of purchasing, activating and using a telephone card purchased from an agent terminal. *See* Risafi, col. 16, lines 20-57 and FIG. 4. A user at an agent terminal "provides payment in the form of cash, check, credit, or debit to agent terminal to purchase the card." *See* Risafi, col. 16, lines 25-27. A TELCO adds the card number and PIN to its database and, the agent terminal gives an active prepaid card to the card user. *See* Risafi, col. 16, lines 27-41. The Office notes on pages 5-6 of the Office Action that "the system further receives originating telephone number as well as destination from the card user or from the terminal the card user has used in order to determine rate and available (remaining) calling time or maximum duration of the talk time of the call," citing Risafi, col. 16, lines 20-57. Applicants respectfully submit that using the origination number and destination number to determine the amount of talk time available to a user is different from offering to associate a prepaid calling card with an origination address. The cited

portions of Risafi do not disclose or suggest providing a message to the caller with an offer to associate the prepaid calling card with the origination address of the caller. Instead, the cited portions of Risafi describe using an origination number and destination number to determine the amount of talk time available to a user. In Risafi, no message is provided to the caller and the prepaid calling card is not associated with the origination address. Therefore, the cited portions of Risafi fail to disclose or suggest providing a message to the caller including an offer to associate a prepaid account corresponding to the prepaid calling card with the origination address of the caller, as recited in claim 1.

In contrast to claim 1, the cited portions of McKoy describe providing a purchaser of a prepaid cash card with the option of selecting an inter-exchange carrier (IXC) for purposes of making a long distance call. *See* McKoy, col. 9, lines 31-36. Further, the cited portions of McKoy describe “messaging functions to advise the user of the default IXC, as well as providing instructions for selecting an IXC of choice.” *See* McKoy, col. 9, lines 36-38. As noted on page 6 of the Office Action, McKoy “teaches such features in col. 9, lines 31-50 for a purpose of least cost routing of the prepaid phone calls.” However, Applicants respectfully submit that least cost routing of prepaid phone calls is different from offering to associate a prepaid calling card with an origination address. The cited portions of McKoy do not disclose or suggest providing a message to the caller with an offer to associate the prepaid calling card with the origination address of the caller. Instead, the cited portions of McKoy describe advising a user of a default IXC and allowing a user to select an IXC; there is no offer to associate the prepaid calling card with the origination address. Therefore, the cited portions of McKoy fail to disclose or suggest “providing a message to the caller including an offer to associate a prepaid account corresponding to the prepaid calling card with the origination address of the caller,” as recited in claim 1.

Claims 2-13 are allowable, at least by virtue of their dependence from claim 1. In addition, claims 2-13 recite additional elements not disclosed or suggested by the above-cited references.

For example, claims 7 and 8 describe using address criteria to screen payphones and to identify customers of a particular service vendor, respectively. The cited portions of Risafi and

McKoy, individually or in combination, fail to disclose or suggest evaluating the origination address with respect to an address criteria to screen payphones and to identify customers of a particular service vendor. The Office asserts on page 6 of the Office Action that Risafi discloses the features of claims 6-13, citing Risafi col. 2, line 50 through col. 3, line 50 and col. 16, lines 51-56. Instead, the cited portions of Risafi describe using an origination number and destination number to determine the amount of talk time available to a user. *See* Risafi, col. 16, lines 51-56. Applicants respectfully submit that using the origination number and destination number to determine the amount of talk time available to a user is different from evaluating an origination address with respect to an address criteria to screen payphones and to identify customers of a particular service vendor. Therefore, the cited portions of Risafi fail to disclose or suggest evaluating the origination address with respect to an address criteria to screen payphones, as recited in claim 7. Further, the cited portions of Risafi fail to disclose or suggest evaluating the origination address with respect to an address criteria to identify customers of a particular service vendor, as recited in claim 8. For these additional reasons, claims 7 and 8 are also allowable.

Claims 28 and 29 are Allowable

The Office has rejected claims 26-29 and 35 at paragraph 5 of the Office Action under 35 U.S.C. § 103, as being unpatentable over U.S. Patent No. 6,195,422 (“Jones”) in view of Risafi. Claims 26-27 and 35 have been cancelled without prejudice or disclaimer. Applicants respectfully traverse the remainder of the rejections.

The cited portions of Jones and Risafi, individually or in combination, fail to disclose or suggest at least one element of claim 28. For example, the cited portions of Jones and Risafi fail to disclose or suggest “recharge information including local exchange carrier account information,” as recited in claim 28.

As noted on page 7 of the Office Action, Jones does not teach “recharging the prepaid account by using a credit account or other financial institution accounts such as a bank account, debit account, etc.” Therefore, the cited portions of Jones fail to disclose recharge information including local exchange carrier account information, as recited in claim 28.

In contrast to claim 28, the cited portions of Risafi describe reloading a prepaid account “using a separate credit or debit card or other form of payment.” *See* Risafi, col. 17, lines 9-11. The Office notes on page 7 of the Office Action that Risafi discloses “recharging the prepaid account by using a credit account or other financial institution accounts such as a bank account, debit account, etc.” Applicants respectfully submit that recharging using a credit card or debit card is different from recharging using local exchange carrier account information. Therefore, the cited portions of Risafi fail to disclose or suggest recharge information including local exchange carrier account information, as recited in claim 28.

Claim 29 is allowable, at least by virtue of its dependence from claim 28. In addition, claim 29 recites additional elements not disclosed or suggested by the above-cited references.

For example, claim 29 discloses providing additional prepaid usage units based on a payment status check of a subscriber associated with the local exchange carrier account information. The cited portions of Jones and Risafi fail to disclose or suggest providing additional prepaid usage units based on a payment status check of a subscriber associated with the local exchange carrier account information. For these additional reasons, claim 29 is also allowable.

New Claims 43-46 are Allowable

Claims 43-45 are allowable, at least by virtue of their dependence from claim 1. In addition, claims 43-45 recite additional elements not disclosed or suggested by the above-cited references.

For example, claim 45 discloses using a live human operator to communicate an offer to associate the prepaid account corresponding to the prepaid calling card with the origination address of the caller. The cited portions of Risafi and McKoy, individually or in combination, fail to disclose or suggest using a live human operator to communicate an offer to associate the prepaid account corresponding to the prepaid calling card with the origination address of the caller. For these additional reasons, claim 45 is also allowable.

Claim 46 is allowable, at least by virtue of its dependence from claim 28. In addition, claim 46 recites additional elements not disclosed or suggested by the above-cited references.

For example, claim 46 discloses selectively increasing the number of prepaid usage units based on a test of credit worthiness related factors. The cited portions of Jones and Hennessy, individually or in combination, fail to disclose or suggest selectively increasing the number of prepaid usage units based on a test of credit worthiness related factors. For these additional reasons, claim 46 is also allowable.

CONCLUSION

Applicants have pointed out specific features of the claims not disclosed, suggested, or rendered obvious by the references applied in the Office Action. Accordingly, Applicants respectfully request reconsideration and withdrawal of each of the rejections, as well as an indication of the allowability of each of the pending claims.


Any changes to the claims in this amendment, which have not been specifically noted to overcome a rejection based upon the cited art, should be considered to have been made for a purpose unrelated to patentability, and no estoppel should be deemed to attach thereto.

The Examiner is invited to contact the undersigned attorney at the telephone number listed below if such a call would in any way facilitate allowance of this application.

The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account Number 50-2469.

Respectfully submitted,

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Date


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